

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ryan M. Lutz  
Debtor

Case No. 15-02973-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db  
# Ryan M. Lutz, 117 Kestrel Ct, Hummelstown, PA 17036-8840  
4670260 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 50, Camp Hill, PA 17011-6904  
4670261 +Central Financial Control, P.O. Box 66044, Anaheim, CA 92816-6044  
4701820 MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854  
4670263 +PA Department of Revenue, 4th Walnut St Unp, Harrisburg, PA 17121-0001  
4670265 +PNC Mortgage, P.O. Box 8703, Dayton, OH 45401-8703  
4701821 +TMSHC Hospital, PO Box 853, Hershey, PA 17033-0853  
4711243 +The Villas at Hershey Meadows Condominium Associat, c/o Brian H. Smith, Esquire,  
777 Township Line Road, Suite 120, Yardley, PA 19067-5559

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4701900 EDI: AIS.COM Oct 18 2016 19:13:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
4695511 EDI: RESURGENT.COM Oct 18 2016 19:13:00 Ashley Funding Services, LLC its successors and,  
assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
4670259 +EDI: ACCE.COM Oct 18 2016 19:13:00 Asset Acceptance, P.O. Box 1630,  
Warren, MI 48090-1630  
4670262 +EDI: AMINFOFP.COM Oct 18 2016 19:13:00 First Premier Bank, 3820 North Louise Avenue,  
Sioux Falls, SD 57107-0145  
4674826 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2016 19:22:27  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4670264 +EDI: RESURGENT.COM Oct 18 2016 19:13:00 Pinnacle Credit Services, P.O. Box 640,  
Hopkins, MN 55343-0640  
4712508 +EDI: JEFFERSONCAP.COM Oct 18 2016 19:13:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Brian H Smith on behalf of Creditor The Villas at Hershey Meadows Condominium Association  
BHS@JSDC.COM  
Christos A Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of  
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us  
Johanna Hill Rehkamp on behalf of Debtor Ryan M. Lutz jhr@cclawpc.com,  
jlaughman@cclawpc.com; jbartley@cclawpc.com  
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kenneth D. Henderson on behalf of Creditor Commonwealth of Pennsylvania, Department of  
Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com; lhaller@ecf.epiqsystems.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Ryan M. Lutz**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2769**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:15-bk-02973-MDF****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan M. Lutz  
dba Lutz Brothers Construction

**By the  
court:**

October 18, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**